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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Raquel First name	First name
Write the name that is on your government-issued picture identification (for example, your driver's license or passport	Middle name Altruz Last name	Middle name Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
All other names you have used in the last 8 years	First name	First name
Include your married or maiden names.	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 0217	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Raquel		Case number (if known)			
	First Name	Middle Name Last Name				
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.			
	Identification Numbers (EIN) you have used in the last	Business name	Business name			
	8 years	Business name	Business name			
	Include trade names and doing business as names	EIN	EIN			
		EIN	EIN			
5.	Where you live		If Debtor 2 lives at a different address:			
		1716 W Farwell Number Street	Number Street			
		Chicago Illinois 60626				
		City State Zip Code	City State Zip Code			
		Cook County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number Street	Number Street			
		City State Zip Code				
		City State Zip Code	City State Zip Code			
6.	Why you are choosing this district	Check one:	Check one:			
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)			

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Debtor 1 Raquel			Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Cas	e e		
7. The chapter of the Bankruptcy Code you are choosing to file under		escription of each, see <i>Notice Req</i>). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about he cashier's check, or m may pay with a credit I need to pay the fee Individuals to Pay You I request that my fee judge may, but is not the official poverty lire.	ow you may pay. Typically, if you noney order If your attorney is t card or check with a pre-printer in installments. If you choose our Filing Fee in Installments (Compared to the waived (You may request trequired to, waive your fee, and that applies to your family siden, you must fill out the Application.	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only ad may do so onlize and you are used and yo	the clerk's office in your local court for e fee yourself, you may pay with cash, in payment on your behalf, your attorney an and attach the <i>Application for</i> (A). If you are filling for Chapter 7. By law, a lay if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	V No. Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to lir			b you want to stay in your residence? St You (Form 101A) and file it with

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Altruz Debtor 1 Raquel __ Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Raquel Altruz Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling							
	About Debtor 1:		Ab	out Debtor 2 (Sp	pouse Only in a Joint Case):		
15. Tell the court	You must check one:		You	u must check one:			
whether you have received briefing about credit counseling.	counseling ager	ing from an approved credit ncy within the 180 days before I optcy petition, and I received a mpletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.		
The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.		
about credit counseling before you file for bankruptcy. You must truthfully	counseling ager	ing from an approved credit ncy within the 180 days before I optcy petition, but I do not have a appletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.		
check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			ter you file this bankruptcy petition, copy of the certificate and payment		
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the		I certify that I asked for credit counseling se from an approved agency, but was unable to obtain those services during the 7 days afte made my request, and exigent circumstance merit a 30-day temporary waiver of the requirement.			
creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this		requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this		
	with your reasons	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before truptcy.		
	receive a briefing must file a certifica with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certific with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. so, your case may be dismissed.		
		he 30-day deadline is granted only mited to a maximum of 15 days.			the 30-day deadline is granted only imited to a maximum of 15 days.		
	I am not required counseling beca	d to receive a briefing about credit ause of:		I am not required to receive a briefing about credit counseling because of:			
	Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		
	Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.		
	about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.		about credit cour	are not required to receive a briefing nseling, you must file a motion for counseling with the court.		

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Altruz Debtor 1 Raquel Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded **V** No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Raquel Altruz Signature of Debtor 1 Signature of Debtor 2 Executed on _ 12/10/2016 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Raquel		Altruz	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requi	ired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the i	information in the schedu	les filed with the petition is incorrect.
attorney, you do not				·
need to file this page.	/s/ Mike Miller		Date	12/10/2016
	Signature of Attorney for	or Debtor	M	M / DD / YYYY
	,			
	Mike Miller			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street Street			
	28th Floor			
	Chicago		Illinois	60603
	Chicago City		State	Zip Code
	Oity		State	Zip Gode
	Contact phone	3122568728	Email address	mmiller@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:								
Debtor 1	Raquel		Altruz					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Sankruptcy Court for the:	Northern	District of Illinois					
Case number			(State)					
(If known)	-							

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
Ta. Copy line 33, Total real estate, Irom Schedule AVD	*************
1b. Copy line 62, Total personal property, from Schedule A/B	\$39,219.00
1c. Copy line 63, Total of all property on Schedule A/B	\$39,219.00
t 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$40,550.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
	\$82,363.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$122,913.00
Your total liabilities	\$122,913.00
	\$122,913.00
Your total liabilities	 - '
Your total liabilities art 3: Summarize Your Income and Expenses	\$122,913.00 \$46,724.83
Your total liabilities art 8: Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I)	

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Deb	tor 1	Raquel		Altruz	Case number (if known)	
		First Name	Middle Name	Last Name		
Part	4:	Answer These Question	ons for Administrativ	e and Statistical Rece	ords	
6. A	re yo	ou filing for bankruptcy un	der Chapters 7, 11, or	13?		
[_		ort on this part of the form	m. Check this box and sub	mit this form to the court with your other sche	dules.
Į.	✓	es.				
7. V	Vhat	kind of debt do you have?				
[by an individual primarily for a personal, al purposes. 28 U.S.C. § 159.	
[our debts are not primaril	-	have nothing to report on	this part of the form. Check this box and subr	nit
		the Statement of Your Co 122A-1 Line 11; OR, Form			onthly income from Official	\$9,909.26
9.	Сор	y the following special ca	tegories of claims fron	n Part 4, line 6 of Schedu	le E/F:	
	Froi	m Part 4 on Schedule E/F,	copy the following:		Total claim	
	9a.	Domestic support obligation	s (Copy line 6a.)		\$0.00	
	9b.	Taxes and certain other deb	ts you owe the governm	ent. (Copy line 6b.)	\$0.00	
	9c.	Claims for death or personal	injury while you were in	toxicated. (Copy line 6c.)	\$0.00	
	9d.	Student loans. (Copy line 6f	·.)		\$0.00	
		Obligations arising out of a strict rity claims. (Copy line 6g.)	separation agreement or	divorce that you did not rep	port as \$0.00	
	9f. [Debts to pension or profit-sh	naring plans, and other s	imilar debts. (Copy line 6h.)	\$0.00	

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to ide	entify your case:						
Dalata u 1	Danual				A law . —			
Debtor 1	Raquel First Name		Middle Nar	me	Altruz Last Name			
Debtor 2								
(Spouse, if fil	First Name		Middle Nar	me	Last Name			
United Sta	ates Bankruptcy Co	ourt for the: Nort	hern		District of Illinois (State)			
Case num (If known)	ber							
Officia	l Form 10	6A/B						Check if this is an amended filing
Sched	dule A/B:	Property						12/1
category v responsibl write your	where you think i e for supplying c name and case	t fits best. Be as orrect informationumber (if known	complete and n. If more spa). Answer eve	d acc ace is ery qu	sset only once. If an asset fits in more urate as possible. If two married peop needed, attach a separate sheet to t estion. Other Real Estate You Own or Ha	le are his fo	filing together, both a rm. On the top of any a	re equally
			_					
	No. Go to Part 2	riegai or equitab	ie interest in	any r	esidence, building, land, or similar pr	operty	r?	
<u> </u>								
ш	Yes. Where is the	property'?						
			, I		is the property? Check all that apply.			claims or exemptions. Put red claims on <i>Schedule D:</i>
1.1	Street address, if	available, or other	description		ngle-family home			ims Secured by Property.
			·	_	uplex or multi-unit building		Current value of the	Current value of the
				_	ondominium or cooperative		entire property?	portion you own?
					anufactured or mobile home			
	Number Stre	eet			and vestment property		Describe the nature o	f your ownership
				_	meshare		interest (such as fee s	imple, tenancy by
	City	State Zip	o Code		ther		the entireties, or a life	e estate), if Known.
					nas an interest in the property? Check	[Check if this is co (see instructions)	mmunity property
			i	one.				
					ebtor 1 only			
				_	ebtor 2 only			
				_	ebtor 1 and Debtor 2 only least one of the debtors and another			
				_				
					r information you wish to add about th erty identification number:	iis itei	n, such as local	
If you	own or have more	than one, list here			····			
-				<u>Wh</u> at	is the property? Check all that apply.			claims or exemptions. Put
1.2	Stroot address if	available, or other	doscription	Si	ngle-family home			red claims on Schedule D: ims Secured by Property.
	Street address, ii	avaliable, of other t	uescription	D	uplex or multi-unit building			
				C	ondominium or cooperative		Current value of the entire property?	Current value of the portion you own?
				М	anufactured or mobile home			<u> </u>
	Number Stre	eet		_	and		Describe the nature o	f vour ownorship
					vestment property		interest (such as fee s	imple, tenancy by
	City	State Zir	o Code		meshare ther		the entireties, or a life	e estate), if known.
	•	·		Ш			Chack if this is co	mmunity property
				Who I one.	nas an interest in the property? Check		(see instructions)	minumity property
				D	ebtor 1 only		_	
			ĺ	Пр	ebtor 2 only			
				ĦÞ	ebtor 1 and Debtor 2 only			
				At	least one of the debtors and another			
					r information you wish to add about therty identification number:	nis itei	n, such as local	

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Debtor 1	Raquel		Altruz Case numb	er (if known)	
	First Name	Middle Name	Last Name		
1.3 Stre	et address, if available, or o	ther description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative	the amount of any secu Creditors Who Have Cla Current value of the	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the
Nun	nber Street		Manufactured or mobile home Land Investment property	entire property? Describe the nature o interest (such as fee s	-
City	State	Zip Code	Timeshare Other Other Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is co (see instructions)	
			Other information you wish to add about this item property identification number:	, such as local	
you ha	ve attached for Part 1. W	rite that number	r all of your entries from Part 1, including any entri here. ▶	es for pages	
ou own t	hat someone else drives. If uns, trucks, tractors, sport u	you lease a vehicle	st in any vehicles, whether they are registered or relations, also report it on Schedule G: Executory Contracts and proycles	-	
3.1	Make Model:	Mercede Benz E350	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Year: Approximate mileage: Other information:	2015 1	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$24650.00	Current value of the portion you own? \$24650.00
			Check if this is community property (see instructions)		
3.2	Make Model: Year:	Kia Sorento 2011	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	43000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$9550.00	Current value of the portion you own? \$9550.00
			Check if this is community property (see instructions)		

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		Middle Name	Last Name	Case number		
22	First Name	Middle Name				
	Make		Who has an interest in the one.	property? Check		claims or exemptions. Pured claims on <i>Schedule</i>
	Model: Year:					ned claims on <i>Scriedule</i> aims Secured by Property
	Approximate mileage:		Debtor 1 only		ordanoro rimo riaro dia	anne eccured by the perty
	Approximate imicage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	nly	entire property?	portion you own?
			At least one of the debtor	s and another		
			Check if this is commur	nity property (see		
			instructions)			
	Make		Who has an interest in the	property? Check		claims or exemptions. Po
	Model:		one.			red claims on Schedule
	Year:		Debtor 1 only		Creditors vvno Have Cia	nims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	nly	entire property?	portion you own?
			At least one of the debtor	s and another		
			Check if this is commur	nity property (see		
			instructions)			
Exam	nples: Boats, trailers, motors	•	er recreational vehicles, other t, fishing vessels, snowmobiles, r	•		
Exam N 1	nples: Boats, trailers, motors	•		motorcycle accessor	Do not deduct secured the amount of any secu	claims or exemptions. Pr red claims on <i>Schedule</i>
Exam N 1 Y 4.1	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, r	motorcycle accessor	Do not deduct secured the amount of any secu	
Exam N 1 Y 4.1	nples: Boats, trailers, motors No Yes Make Model:	•	Who has an interest in the one.	motorcycle accessor	Do not deduct secured the amount of any secu	red claims on Schedule
Exam V N 1 4.1	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one. Debtor 1 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule iims Secured by Property
Exam V N 1 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property Current value of the
Exam V N 1 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	motorcycle accessor property? Check hly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property Current value of the
Exam V N 1 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor.	motorcycle accessor property? Check hly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property Current value of the
Exam V N 1 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor. Check if this is communication.	property? Check bly s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property Current value of the
Exam 1 N 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one.	property? Check bly s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule
Exam 1 N 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the	property? Check bly s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pe
Exam 1 N 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one.	property? Check bly s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule
Exam 4.1 4.2	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one. Debtor 1 only	property? Check hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule nims Secured by Property Current value of the portion you own? claims or exemptions. Property claims Secured by Property
Exam 4.1 4.2	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or exemptions. Property claims or exemptions. Property claims or exemptions. Property claims or Schedule claims Secured by Property Current value of the
Exam 4.1 4.2	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor. Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or exemptions. Property claims or exemptions. Property claims or exemptions. Property claims or Schedule claims Secured by Property Current value of the

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De	ebtor 1	Raquel First Name	Middle Name	Altruz Last Name	Case number (if known)	
Pa	rt 3:		our Personal and Household Ite			
D	o you	own or hav	e any legal or equitable interes	st in any of the followin	g items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
		_	and furnishings liances, furniture, linens, china, kitchen	nware		
✓	No					
	Yes. [Describe				
		tronics bles: Television	s and radios; audio, video, stereo, and	digital equipment; compute	ers, printers, scanners; music	
✓	Yes. [Describe	Used Electronics			\$800.00
	Examp	•	ue and figurines; paintings, prints, or other in, or baseball card collections; other c		• •	
범	No Yes. [Describe				
ш						
		les: Sports, ph	rts and hobbies otographic, exercise, and other hobby s; carpentry tools; musical instruments		tables, golf clubs, skis; canoes	
✓	No					
	Yes. [Describe				
	0. Fire Examp		es, shotguns, ammunition, and related	d equipment		1
✓	No					
	Yes. [Describe				
	1. Clo		clothes, furs, leather coats, designer we	ear, shoes, accessories		
	No					
✓	Yes. [Describe	Used Clothing			\$800.00
		-	ewelry, costume jewelry, engagement i er	rings, wedding rings, heirlo	om jewelry, watches, gems,	
	No Yes. [Describe	Misc Jewelry			***
Ľ	. 30. 1					\$60.00
		n-farm animal bles: Dogs, cats	s s, birds, horses			
✓	No					
	Yes. [Describe				
		other persor	al and household items you did not	already list, including an	y health aids you did not list	1
뇓	No Voc 1	Dosoribo				1
Ц	res. l	Describe				
			llue of all of your entries from Part 3 number here	3, including any entries fo	r pages you have attached	\$1660.00

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Altruz Debtor 1 Raquel Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Chase - Checking \$200.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Raquel		Altruz	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	checks, promissory no	ites, and money orders.	
	Yes. Give specific information about them	Issuer name:			
21	Retirement or pension				
21.	Examples: Interests in II		, thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh: Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	✓ Yes	Electric:	w/ Landlord		\$1650.00
		Gas:			
		Heating oil:			_
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone: Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No Yes	Issuer name and description:			

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Debt	or 1 Raquel	NAC at all a 1	Altruz	Case number (if known)	
24.	First Name Interests in an	Middle I n education IRA, in an acc	Name Last Name count in a qualified ABLE program, or und	der a qualified state tuition program.	
		30(b)(1), 529A(b), and 529(
	✓ No Yes	Institution name and descrip	otion. Separately file the records of any interes	ests.11 U.S.C. § 521(c):	
	•				
	-				
25.	Trusts, equital exercisable fo	_	property (other than anything listed in line	e 1), and rights or powers	
	✓ No				
	Yes. Descri	ibe			
00	B. L		and the state of t		
26.			secrets, and other intellectual property es, proceeds from royalties and licensing agre	eements	
	✓ No				
	Yes. Descri	ibe			
27.	Licenses, fran	 chises, and other general	intangibles		
			ses, cooperative association holdings, liquor	licenses, professional licenses	
	✓ No Yes. Descri	iho			
	Tes. Descri	ibe			
Mor	ney or propert	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or propert				portion you own?
	Tax refunds ow	red to you			portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ow No Yes. Give sp about	red to you Decific information them, including whether	Anticipated 2016 tax return	Federal:	portion you own? Do not deduct secured claims or exemptions. \$1509.00
	Tax refunds ow No Yes. Give sp about you al	red to you Decific information	Anticipated 2016 tax return	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ow No Yes. Give spabout you all and the	pecific information them, including whether ready filed the returns the tax years	Anticipated 2016 tax return		portion you own? Do not deduct secured claims or exemptions. \$1509.00
28.	Tax refunds ow No Yes. Give spabout you al and the	pecific information them, including whether ready filed the returns te tax years	Anticipated 2016 tax return spousal support, child support, maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$1509.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you al and the Family support Examples: Past of	ped to you Decific information them, including whether ready filed the returns he tax years		State: Local: a, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$1509.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you al and the Family support Examples: Past of	pecific information them, including whether ready filed the returns te tax years		State: Local: e, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$1509.00 \$0.00 t \$0.00
28.	Tax refunds ow No Yes. Give spabout you al and the Family support Examples: Past of	ped to you Decific information them, including whether ready filed the returns he tax years		State: Local: e, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$1509.00 \$0.00 t \$0.00
28.	Tax refunds ow No Yes. Give spabout you al and the Family support Examples: Past of	ped to you Decific information them, including whether ready filed the returns he tax years		State: Local: divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$1509.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you al and the Family support Examples: Past of	ped to you Decific information them, including whether ready filed the returns he tax years		State: Local: Alimony: Maintenance: Support: Divorce settlement:	\$1509.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you all and the support Examples: Past of Yes. Give spabous Yes. Give spabous Yes. Give spabous Yes. Give spabous Yes.	ped to you Decific information them, including whether ready filed the returns he tax years		State: Local: divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$1509.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you all and the samples: Past of the space of	pecific information them, including whether ready filed the returns the tax years		State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$1509.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spatout you all and the stamples: Past of the spatout you all and the stamples: Past of the spatout you all and the stamples: Past of the spatout you all and the stamples: Past of the spatout you all	pecific information them, including whether ready filed the returns the tax years	spousal support, child support, maintenance	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$1509.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spatout you all and the stamples: Past of the spatout you all and the stamples: Past of the spatout you all and the stamples: Past of the spatout you all and the spatout you all and the spatout you all	pecific information them, including whether ready filed the returns the tax years	spousal support, child support, maintenance	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$1509.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Raquel		Altruz	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		alth savings account (HSA); credit,	nomeowner's, or renter's insurance	
	No Yes. Name the insu of each policy and l		Company name:	Beneficiary:	Surrender or refund value:
32.		of a living trust, expect	someone who has died proceeds from a life insurance police	cy, or are currently entitled to receive	
33.	Claims against third p		you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims No Yes. Describe	unliquidated claims of	every nature, including counter	claims of the debtor and rights	
35.	Any financial assets your No Yes. Describe	ou did not already list			
36.		•	m Part 4, including any entries f		\$3359.00
Part	5: Describe Any Bo	usiness-Related Pro	pperty You Own or Have an I	nterest In. List any real estate in Pa	 irt 1.
37.	Do you own or have ar	ny legal or equitable in	terest in any business-related p	roperty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable of	or commissions you alr	eady earned		
	✓ No Yes. Describe				
39.			e, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ek	ectronic devices
	Yes. Describe				

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Debt	tor 1 Raquel	Altruz	Case number (if known)	
	First Name Middle Nam	e Last Name		
40.	Machinery, fixtures, equipment, supplies yo	u use in business, and tools of you	ır trade	
	✓ No			
	Yes. Describe			
	Tes. Describe			
				I .
41	Inventory			
71.	inventory			
	✓ No			
	Yes. Describe			
				
42.	Interests in partnerships or joint ventures			
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them	-		-
				<u> </u>
			-	
43.	Customer lists, mailing lists, or other compile	ations		
	✓ No			
	Yes. Do your lists include personally identif	iable information (as defined in 11 U.	S.C. § 101(41A))?	
	No			
	Yes. Describe			
	_			
44.	Any business-related property you did not a	Iready list		
	✓ No			
				<u> </u>
	Yes. Give specific			
	information	-		
				
		-		
				
	dd the dollar value of all of your entries from			
or Pa	art 5. Write that number here			
	6: Describe Any Farm- and Commerc	cial Fishing-Related Property	You Own or Have an Interest In	L
Part	If you own or have an interest in farmland, list i		Tod Own of Flavo all microscinii	
46.	Do you own or have any legal or equitable i	nterest in any farm- or commercia	al fishing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own? Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, poultry, farm-raised fish			
	No.			
	No			1
	Yes. Describe			
				1

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Debtor	1 Raquel First Name	Middle Name	Altruz Last Name	Case number (if known)	
48. C	rops-either growing		Lactivanie		
Ŀ	No				
	Yes. Describe				
		<u> </u>			
49. F	arm and fishing equi	pment, implements, machinery, fixto	ires, and tools of trade		
	No Yes. Describe				
L	Tes. Describe				
50. F	arm and fishing supp	lies, chemicals, and feed			
Į,	No				
	Yes. Describe				
51. A	ny farm- and comme	rcial fishing-related property you di	d not already list		
<u> </u>	No				
L	Yes. Describe				
		II of your entries from Part 6, includ		you have attached	
•					
Part 7:	Describe All Pro	perty You Own or Have an Inte	rest in That You Did N	Not List Above	
		perty of any kind you did not alread	y list?		
	-	s, country dub membership			7
F	Yes. Give specific				
	information				
54. Add	the dollar value of a	II of your entries from Part 7. Write	that number here		>
Part 8:	List the Totals of	f Each Part of this Form			
55. Pa i	rt 1: Total real estate	e, line 2		······································	
56. par	rt 2 total vehicles, lin	ne 5	\$34200.00	_	
57. Par	t 3: Total personal a	nd household items, line 15	\$1660.00	_	
58. Par	t 4: Total financial as	ssets, line 36	\$3359.00	_	
59. Pa	rt 5: Total business-r	elated property, line 45		_	
60. Pa	rt 6: Total farm- and	fishing-related property, line 52		<u>-</u>	
61. Pa	rt 7: Total other prop	erty not listed, line 54			
62. Tot	al personal property	Add lines 56 through 61.	\$39219.00	- 0	+ \$39219.00
				Copy personal property total ►	
	al of all property on S	Schedule A/B. Add line 55 + line 62			\$39219.00

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Raquel		Altruz	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				
Official	Form 106C			Check if this amended filir

amended filing

12/15

Schedule C: The Property You Claim as Exempt

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt		
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A	A/B that you claim as e	exempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Mercede Benz E350, 2015 Line from Schedule A/B: 03	\$24,650.00	\$2,400.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)
	Brief description: Kia Sorento, 2011 Line from Schedule A/B: 03	\$9,550.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?	

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Debtor 1 Raquel Altruz Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$800.00 description: **✓** \$800.00 **Used Electronics** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$200.00 description: **✓** \$200.00 Chase - Checking 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(a) \$800.00 description: **✓** \$800.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief \$60.00 description: \$60.00 Misc Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 Brief 735 ILCS 5/12-1001(b) \$1,650.00 description: **✓** \$1,650.00 w/ Landlord 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B:

\$1,509.00

✓

\$1,509.00

100% of fair market value, up to any

applicable statutory limit

description:

Line from Schedule A/B:

return

Anticipated 2016 tax

28

735 ILCS 5/12-1001(g)(1); 735 ILCS

5/12-1001(b)

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Fill in	this information to identify your ca	se:			
Dobto	Deguel	A less are			
Debto	or 1 Raquel First Name	Altruz Middle Name Last Name			
Debto					
(Spous	e, if filing) First Name	Middle Name Last Name			
United	d States Bankruptcy Court for the:	Northern District of Illinois			
Case (If know	number vn)	(State)			
Off	icial Form 106D]		Check if this is a amended filing
	-	ors Who Have Claims Secure	ed by Prop	ertv	12/1
Be as	complete and accurate as possib	ole. If two married people are filing together, both are equ	ally responsible for s	upplying correct info	
	space is needed, copy the Additio and case number (if known).	onal Page, fill it out, number the entries, and attach it to t	his form. On the top	of any additional pa	ges, write your
	Do any creditors have claims se	ecured by your property?			
	•	nit this form to the court with your other schedules. You hav	re nothing else to rep	ort on this form	
L I			0 110th in 19 0100 to 10p	ort orr and rorrin	
	<u> </u>	TDelow.			
Part					2
2.		tor has more than one secured claim, list the creditor nan one creditor has a particular claim, list the other creditors	Column A Amount of claim	Column B Value of	Column C Unsecured
		the claims in alphabetical order according to the creditor's	Do not deduct the	collateral	portion
	name.		value of collateral.	that supports	If any
[a 4]	Company Aveta Finance		A 00 0 40 00	this claim	40.00
2.1	Carmax Auto Finance Creditor's Name	Describe the property that secures the claim:	\$30,243.00	\$39,219.00	\$0.00
	2040 Thalbro St.	All Real and Personal Property			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Richmond Virginia 23230 City State ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another Check if this claim relates	Judgment lien from a lawsuit			
	to a community debt	Other (including a right to offset)			
	Date debt was 6/1/2016 incurred	Last 4 digits of account number5062			
2.2	FIRST MERIT BANK	Describe the property that secures the claim:	\$10,307.00	\$39,219.00	\$0.00
	Creditor's Name 295 FIRST MERIT CIRCLE	All Real and Personal Property			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	AKRON Ohio 44307	Unliquidated			
	City State ZIP Code Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates	Other (including a right to offset)			
	to a community debt Date debt was 9/1/2013 incurred	Last 4 digits of account number6172			
		your ontring in Column A on this was Muits that were	\$40.550.00		
	here:	your entries in Column A on this page. Write that number	\$40,550.00		

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Fill	in this infor	mation to identify your c	ase:					
Deb	otor 1	Raquel		Altruz				
		First Name	Middle Name	Last Name				
	otor 2							
(Spc	use, if filing)	First Name	Middle Name	Last Name				
Uni	ted States E	Bankruptcy Court for the:	Northern	District of Illinois				
0				(State)				
	se number lown)	-						
Of	ficial F	orm 106E/F				Ch	eck if this is ar	n amended filin
			م مالک میرم کانام	Hava Haaa	ours of Olaima			
3 (cneau	lie E/F: Gre	editors who	nave unse	cured Claims			12/1
othe Forn clair	er party to a n 106A/B) a ms that are entries in t	any executory contracts and on Schedule G: Exe e listed in Schedule D: C	s or unexpired leases that cutory Contracts and Und Creditors Who Hold Claims	t could result in a claim. expired Leases (Official F s Secured by Property. If	s and Part 2 for creditors wit Also list executory contract: orm 106G). Do not include a orne space is needed, copy op of any additional pages, v	on <i>Sched</i> ny credito the Part y	<i>lule A/B: Prop</i> rs with partia ou need, fill i	<i>perty</i> (Official ally secured it out, number
Par	t 1: List	All of Your PRIORIT	Y Unsecured Claims					
1.	Do any c	reditors have priority ur	secured claims against y	ou?				
	✓ No. (Go to Part 2.						
	Yes.							
2.	listed, ide As much Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priori	ty and nonpriority amounts ding to the creditor's name particular claim, list the oth		both priorit	y and nonprio	ority amounts.
						Total	Driority	Nonpriority

claim

amount

amount

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Debto	or 1 Raquel First Name Middle Name	Altruz Last Name	Case number (if known)	
Part 2				
3. [Do any creditors have nonpriority unsecured claims again No. You have nothing to report in this part. Submit the Yes.	nst you?	e court with your other schedules.	
4. L	ist all of your nonpriority unsecured claims in the alpha insecured claim, list the creditor separately for each claim. Fo	r each claim li	r of the creditor who holds each claim. If a creditor has mor sted, identify what type of claim it is. Do not list claims already i Part 3.If you have more than four priority unsecured claims fill o	included in Part 1.
				Total claim
4.1	AMCA Nonpriority Creditor's Name 2269 S SAW MILL RIVER ROAD		t 4 digits of account number 132A en was the debt incurred? 4/1/2016	\$360.00
	Number Street	As	of the date you file, the claim is: Check all that apply.	
		— П	Contingent	
	ELMSFORD New York 10523 City State Zip Code	— <u> </u>	Unliquidated	
	Who incurred the debt? Check one.	П	Disputed	
	Debtor 1 only	— Тур	e of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓	Collection; Collecting for Other. Specify ORIGINAL CREDITOR: MEDICAL	
	✓ No Yes			
4.2	BARCLAYS BANK DELAWARE			\$2,228.00
4.2	Nonpriority Creditor's Name		t 4 digits of account number	ψ2,220.00
	PO Box 8801 Number Street	Who	en was the debt incurred? 3/1/2014	
		As o	of the date you file, the claim is: Check all that apply.	
	Wilmington Delaware 19899	님	Contingent	
	City State Zip Code Who incurred the debt? Check one.	님	Unliquidated	
	Debtor 1 only	<u> </u>	Disputed	
	Debtor 2 only	Тур	e of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only	H	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		that you did not report as priority claims	
	Check if this claim relates to a community debt	Ш	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓	Other. Specify CreditCard	
	✓ No			
	Yes			Ac
4.3	CAINE & WEINER Nonpriority Creditor's Name	——— Las	t 4 digits of account number 0365	\$246.00
	PO BOX 5010 Number Street	Who	en was the debt incurred? 7/1/2016	
	Number Sueet	As	of the date you file, the claim is: Check all that apply.	
	WOODLAND California 91365	— ⊔	Contingent	
	HILLS City State Zip Code	닏	Unliquidated	
	Who incurred the debt? Check one.		Disputed	
	Debtor 1 only	ıyp	e of NONPRIORITY unsecured claim:	
	Debtor 2 only	片	Student loans Obligations arising out of a separation agreement or divorce	
	Debtor 1 and Debtor 2 only	Ц	that you did not report as priority claims	
	At least one of the debtors and another		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	✓	001 Collection; Collecting for	
	Is the claim subject to offset?	ت	ORIGINAL CREDITOR: ENTERPRISE RENT A CAR-CHI	
	✓ No Yes		Other. Specify 15NN	

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Altruz Debtor 1 Raquel Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CAP1/MNRDS 4.4 \$2,397.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4/1/2013 PO BOX 30253 Number Street As of the date you file, the claim is: Check all that apply. Contingent SALT LAKE CITY Utah 84130 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify _ CreditCard **✓** No Yes CB/ROOMPLC 4.5 \$2,751.00 Last 4 digits of account number 9042 Nonpriority Creditor's Name When was the debt incurred? 11/1/2007 4653 E MAIN ST Number Street As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS Ohio 43251 Unliquidated State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? CreditCard Other. Specify _ **✓** No Yes 4.6 CHASE CARD \$6,962.00 Last 4 digits of account number 2189 Nonpriority Creditor's Name PO BOX 15298 When was the debt incurred? 8/1/2007 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILMINGTON 19850 Delaware Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Other. Specify ____

Debts to pension or profit-sharing plans, and other similar

CreditCard

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Altruz Debtor 1 Raquel Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 CHASE CARD \$5,300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/1/2010 PO BOX 15298 Number Street As of the date you file, the claim is: Check all that apply. Contingent <u>WILMINGT</u>ON 19850 Delaware Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify _ CreditCard **✓** No Yes CHASE CARD 4.8 \$4,507.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4/1/2008 PO BOX 15298 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILMINGTON Delaware 19850 Unliquidated Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt CreditCard Is the claim subject to offset? Other. Specify _ **✓** No Yes Check N Go \$1,600.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3435 Dempster St Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60076 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Unsecured

✓ No Yes

Is the claim subject to offset?

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Altruz Debtor 1 Raquel Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 \$4,940.00 Last 4 digits of account number Nonpriority Creditor's Name <u>2</u>/1/2015 P O Box 790057 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 63179 Saint Louis Missouri Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify ____ CreditCard **✓** No Yes COMENITY BANK/ROOMPLCE 4.11 \$2,751.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 320006 When was the debt incurred? 11/1/2007 Number As of the date you file, the claim is: Check all that apply. Contingent Birmingham Alabama 35222 Unliquidated Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt CreditCard Is the claim subject to offset? Other. Specify ____ **✓** No Yes 4.12 COMENITY BANK/VCTRSSEC \$786.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/1/2005 PO Box 182273 Number Street As of the date you file, the claim is: Check all that apply. Contingent 43218 Columbus Ohio Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt CreditCard Is the claim subject to offset? Other. Specify _____ **✓** No

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Altruz Debtor 1 Raquel Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CREDIT ONE BANK NA 4.13 \$271.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6/1/2015 PO BOX 98875 Number Street As of the date you file, the claim is: Check all that apply. Contingent 89193 LAS VEGAS Nevada Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify ____ CreditCard **✓** No Yes **CREDITONEBNK** 4.14 \$271.00 Last 4 digits of account number 8452 Nonpriority Creditor's Name When was the debt incurred? 6/1/2015 PO BOX 98872 Number Street As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS 89193 Nevada Unliquidated Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt CreditCard Is the claim subject to offset? Other. Specify ___ **✓** No Yes 4.15 I C SYSTEM INC \$76.00 Last 4 digits of account number 3480 Nonpriority Creditor's Name PO BOX 64378 When was the debt incurred? 6/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT PAUL 55164 Minnesota Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? 001 Collection; Collecting for **✓** ORIGINAL CREDITOR: MEDICAL

✓ No

Yes

Other. Specify ___

PAYMENT DATA

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Altruz Debtor 1 Raquel Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 \$424.00 Last 4 digits of account number 0501 Nonpriority Creditor's Name 1550 N NORTWEST HWY STE 403 When was the debt incurred? 5/1/2016 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60068 PARK RIDGE Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for **✓** Is the claim subject to offset? ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA **✓** No Yes MIRAMEDRG 4.17 \$143.00 Last 4 digits of account number 6152 Nonpriority Creditor's Name When was the debt incurred? 12/1/2015 111 WEST JACKSON Number Street As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** 60604 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes 4.18 North Shore University HealthSystem \$1,490.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 1301 Central Street, Rm 218 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60201 Evanston City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Medical Is the claim subject to offset? **✓** No

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Altruz Debtor 1 Raquel Case number (if known) Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 SYNCB/AMAZON \$2,156.00 Last 4 digits of account number Nonpriority Creditor's Name 12/1/2012 When was the debt incurred? PO BOX 965015 Number As of the date you file, the claim is: Check all that apply. Contingent ORLANDO 32896 Florida Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify ____ CreditCard **✓** No Yes SYNCB/HH GREGG 4.20 \$4,297.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 965036 When was the debt incurred? 1/1/2014 Number As of the date you file, the claim is: Check all that apply. Contingent **ORLANDO** Florida 32896 Unliquidated Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt CreditCard Is the claim subject to offset? Other. Specify ____ **✓** No Yes 4.21 SYNCB/OLD NAVY \$141.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 530942 5/1/2015 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 30353 Atlanta Georgia Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt CreditCard Is the claim subject to offset? Other. Specify _____ **✓** No

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Altruz Debtor 1 Raquel Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 SYNCB/OLDNAV \$141.00 Last 4 digits of account number 2241 Nonpriority Creditor's Name P.O. BOX 29116 When was the debt incurred? 5/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent SHAWNEE MISSIO 66201 Kansas Unliquidated Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify ____ CreditCard **✓** No Yes TD BANK USA/TARGETCRED 4.23 \$4,633.00 Last 4 digits of account number Nonpriority Creditor's Name 7/1/2006 When was the debt incurred? PO BOX 673 Number Street As of the date you file, the claim is: Check all that apply. Contingent MINNEAPOLIS Minnesota 55440 Unliquidated Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt CreditCard Is the claim subject to offset? Other. Specify ____ **✓** No Yes 4.24 TOYOTA MOTOR CREDIT CO \$33,492.00 Last 4 digits of account number V426 Nonpriority Creditor's Name When was the debt incurred? 10/1/2014 19001 S WESTERN AVE Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated TORRANCE California 90501 State City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 048 Automobile Other. Specify _____ Is the claim subject to offset? **✓** No

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			Case	number (if known)
	Middle Name	Last Name		
Be Notified	About a Debt Tha	at You Already List	ed	
s trying to colle ere. Similarly, i	ect from you for a d if you have more th	ebt you owe to some an one creditor for a	one else, list the ny of the debts th	original creditor in Parts 1 or 2, then list the lat you listed in Parts 1 or 2, list the additional
dical Center		On which ent	rv in Part 1 or Pa	rt 2 did you list the original creditor?
lame 1300 E Higgins Rd Jumber Street		-		Part 1: Creditors with Priority Unsecured Claim
			one):	Part 2: Creditors with Nonpriority Unsecured Claims
Illinois	60007	Last 4 digits	of account numbe	er 0501
State	Zip Code			~ <u></u>
n Medical Cente	er	On which ont	mr in Port 1 or Po	rt 2 did you list the original creditor?
		On which ent	ry in Part 1 or Pa	rt 2 did you list the original creditor?
		Line 4.16	of (Check	Part 1: Creditors with Priority Unsecured Claim
			one):	Part 2: Creditors with Nonpriority Unsecured Claims
Illinois	60631	Last 4 digits	of account number	er 0501
State	Zip Code	Last + digits	o. account numbe	
	f you have other strying to colle ere. Similarly, u do not have a dical Center Illinois State n Medical Center	f you have others to be notified als trying to collect from you for a dere. Similarly, if you have more the do not have additional persons dical Center Illinois 60007 State Zip Code In Medical Center	Be Notified About a Debt That You Already List f you have others to be notified about your bankruptcy c trying to collect from you for a debt you owe to some ere. Similarly, if you have more than one creditor for a u do not have additional persons to be notified for any dical Center On which ent Line 4.16 Illinois 60007 State Zip Code n Medical Center On which ent Line 4.16 Illinois 60631 Last 4 digits	Middle Name Be Notified About a Debt That You Already Listed If you have others to be notified about your bankruptcy, for a debt that you strying to collect from you for a debt you owe to someone else, list the ere. Similarly, if you have more than one creditor for any of the debts the do not have additional persons to be notified for any debts in Parts 1 or Patrial Center On which entry in Part 1 or Patrial Center On which entry in Part 1 or Patrial Center

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Debtor 1 Raquel Altruz Case number (if known)
First Name Middle Name Last Name

FIISLINA	me Middle Name Last Name			
Part 4: Add t	he Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purpo
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.		\$0.00	
			\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$82,363.00	
	6i Total Add lines 6f through 6i	6i	\$82,363.00	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Raquel	Altruz		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(,	

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Tricap Chicago I Name	LLC		Other, Other,
	747 N La Salle D			Year to Year Lease
	Number	Street		
	Chicago	Illinois	60654	
	City	State	Zip Code	

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			Do	cument ra	yc 33 (0174
Fill in t	this infor	mation to identify your c	ase:			
Debto	r 1	Raquel		Altruz		
		First Name	Middle Name	Last Name		_
Debto	r 2 e, if filing)	=				_
(Spouse	e, ii iiiiig)	First Name	Middle Name	Last Name		
United	States E	ankruptcy Court for the:	Northern	District of Illinois		_
Case r	number			(State)		
(If know						_
						Check if this is an
○ ((.		_ 40011				amended filing
Offi	cıaı	Form 106H				
Sah	مطبيا	e H: Your Cod	lohtoro			12/15
<u>SCII</u>	eaui	e n: Your Coc	ieblors			12/15
known). Answe	r every question.	tach the Additional Page			eny Additional Pages, write your name and case number (if
L		Last O veers hove vev	lived in a semanticular and		2 (Com	manuality are porty states and towitaries include Avinage Coliferais
			kico, Puerto Rico, Texas, W			nmunity property states and territories include Arizona, California,
l [No. (Go to line 3.				
Ē	Yes.	Did your spouse, forme	er spouse, or legal equiva	lent live with you at th	e time?	
		No				
	Ħ	Yes. In which communit	y state or territory did you	ı live?	Fill	ill in the name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equ	ivalent		•
						_
		Number Street				
		City	State	Zip (Code	•
		•		ŗ		
3. In	Column	1, list all of your codel	otors. Do not include you	spouse as a codebto	r if your	r spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		D00	sumem r	aye so	01 74			
Fill in this in	formation to identify	your case:						
Debtor 1	Raquel		Altruz					
	First Name	Middle Name	Last Nam	е	_ Che	eck if this is:		
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last Nam	<u> </u>	- 🗖	An amended filin	g	
	Bankruptcy Court for	Northern	District of Illinois					petition chapter 13
the:		110/11/0/11	(State		-	expenses as of t	ne following	date:
Case number					_	MM / DD / YYYY		
Official	Form 106I							
Schedu	le I: Your In	come						12/15
spouse. If mo number (if ki				_				-
1. Fill in you	ır employment		Debtor 1			Debtor 2		
informati		Employment status				E South and		
-	re more than one job, eparate page with	Limployment status	Employed Not Employed			Employed Not Employed		
informatio	n about additional						,	
employers		Occupation	ophthalmic te			Production		
	art time, seasonal, or byed work.	Employer's name	North Shore University HealthSystem 1301 Central Street, Rm 218 Number Street			Mars Ice Cream North America 15W660 79th St Number Street		
	on may include student naker, if it applies.	Employer's address						
			Evanston	Illinois	60201	Burr Ridge	Illinois	60527
			City	State	Zip Code	City	State	Zip Code
		How long employed there?	2 years			1 year		
Part 2: Gi	ve Details About N	Nonthly Income						
Estimate m		the date you file this form	n. If you have not	hing to repo	rt for any line, v	write \$0 in the spa	ace. Include	your non-filing
		e more than one employer,	combine the info	rmation for a	all employers fo	or that person on	the lines bel	low. If you need
more space	, attach a separate she	et to this ioni.		For D	Debtor 1	For Debtor 2 o		
		ary, and commissions (before, calculate what the monthly			\$42,653.59	\$	4,088.46	
	te and list monthly over	rtime pay.	3.		+ \$0.00		+ \$0.00	

\$42,653.59

\$4,088.46

4. Calculate gross income. Add line 2 + line 3.

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Debi	tor 1Raquel First Name	Altruz Middle Name Last N		Case number	r <i>(if</i>	
	The Name	Todalo Namo	iamo	For Debtor 1	For Debtor 2 or non-filing spouse	
Co	ppy line 4 here	-	→ 4.	\$42,653.59	\$4,088.46	
5. Lis	st all payroll deductions:					
5a	a. Tax, Medicare, and Social Securit	y deductions	5a.	\$455.56	\$424.97	
5k	o. Mandatory contributions for retire	ement plans	5b.	\$0.00	\$0.00	
50	c. Voluntary contributions for retire	ment plans	5c.	\$0.00	\$0.00	
50	d. Required repayments of retireme	nt fund loans	5d.	\$0.00	\$0.00	
5€	e. Insurance		5e.	\$6.78	\$0.00	
5f	f. Domestic support obligations		5f.	\$0.00	\$0.00	
50	g. Union dues		5g.	\$0.00	\$0.00	
5h	n. Other deductions. Specify: <u>Health</u>	care	5h. +	\$247.72 +	\$203.84	
6. Ad +5h.	dd the payroll deductions. Add lines	5a + 5b + 5c + 5d + 5e +5f + 5g	6.	\$710.06	\$628.81	
7. Ca	liculate total monthly take-home pa	ay. Subtract line 6 from line 4.	7.	\$41,943.53	\$3,459.65	
8. Lis	st all other income regularly receive	ed:				
88	a. Net income from rental property a business, profession, or farm	-				
	Attach a statement for each property gross receipts, ordinary and necessa					
	the total monthly net income.		8a.	\$0.00	\$0.00	
	o. Interest and dividends		8b.	\$0.00	\$0.00	
80	c. Family support payments that you dependent regularly receive					
	Include alimony, spousal support, cl divorce settlement, and property sett		8c.	\$1,321.66	\$0.00	
80	d. Unemployment compensation		8d.	\$0.00	\$0.00	
86	e. Social Security		8e.	\$0.00	\$0.00	
8f	f. Other government assistance that Include cash assistance and the valu cash assistance that you receive, suc under the Supplemental Nutrition Ass housing subsidies Specify:	e (if known) of any non- h as food stamps (benefits	8f.	\$0.00	\$0.00	
89	g. Pension or retirement income		8g.	\$0.00	\$0.00	
81	n. Other monthly income. Specify:		8h. +	\$0.00 +	\$0.00	
9. Ad	dd all other income Add lines 8a + 8b	+ 8c + 8d + 8e + 8f +8g + 8h.	9.	\$1,321.66	\$0.00	
	alculate monthly income. Add line 7 dd the entries in line 10 for Debtor 1 ar		10.	\$43,265.19	\$3,459.65	= \$46,724.84
In fri	State all other regular contributions in clude contributions from an unmarried ends or relatives. The open contributions from an unmarried ends or relatives.	partner, members of your hous	ehold, your	dependents, your roomn		
Sp	pecify:					11. + \$0.00
	Add the amount in the last column of the that amount on the Summary of S					12. \$46,724.84
			-		• •	Combined monthly income
13. D	No.	se within the year after you fi	le this form	?		•
	Yes. Explain:					

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		Docu	iment Page 38 of 74	•		
Fill in this infor	mation to identify	y your case:				
Debtor 1	Raquel		Altruz			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng	
United States I	Bankruptcy Court		District of Illinois	A supplement si expenses as of		etition chapter 13 ate:
Case number			(State)	·	J	
(If known)				MM / DD / YYYY	/	
Official	Form 10	<u>6J</u>				
Schedul	e J: Your	Expenses				12/15
information. If (if known). Ans Part 1: Des 1. Is this a join	more space is no wer every questi cribe Your Ho nt case?					
	to line 2					
Yes. D	oes Debtor 2 live	e in a separate household?				
	No					
	Yes. Debtor 2	must file Official Forms 106J-2, Experi	ses for Separate Household of Debt	or 2.		
2. Do you hav	e dependents?	No				
Do not list I Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age 5 years	Does deperment with you? No. Yes.	ndent live
			Child	1 year	✓ Yes. No.	
			Offilia	1 you	Yes.	
	-	✓ No ☐ Yes				
Part 2: Esti	mate Your On	going Monthly Expenses				
_	of a date after th	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup	•	-	-	
	•	h non-cash government assistance luded it on <i>Schedule I: Your Income</i>	-		Y	our expenses
	or home owners	ship expenses for your residence. In ot. 4.	clude first mortgage payments and		4.	\$1,650.00
	uded in line 4:					
	state taxes				4a	\$0.00
4b. Prope	rty, homeowner's	, or renter's insurance			4b.	\$0.00

4c.

4d.

\$0.00

\$0.00

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Raquel Altruz Case number (if known)
First Name Middle Name Last Name

5. Additional mortgage payments for your residence, such as home equity loans6. Utilities:	Your expenses \$0.00
	\$0.00
6. Utilities:	
6a. Electricity, heat, natural gas	a. \$300.00
6b. Water, sewer, garbage collection	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	c. \$450.00
6d. Other. Specify:	d \$0.00
7. Food and housekeeping supplies	. \$815.00
8. Childcare and children's education costs	\$1,985.00
9. Clothing, laundry, and dry cleaning	\$200.00
10. Personal care products and services	\$ 200.00
11. Medical and dental expenses	\$30.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	2. \$450.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	\$0.00
14. Charitable contributions and religious donations	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	a \$0.00
15b. Health insurance	b \$0.00
15c. Vehicle insurance	c \$371.00
15d. Other insurance. Specify:	d \$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	
Specify:	\$0.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	a \$396.00
17b. Car payments for Vehicle 2	b \$686.00
17c. Other. Specify:	C \$0.00
17d. Other. Specify:	d \$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	3.
19.Other payments you make to support others who do not live with you.	
Specify: 19 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	9. \$0.00
20a. Mortgages on other property 20a.	a \$0.00
20b. Real estate taxes.	
20c. Property, homeowner's, or renter's insurance	
20d. Maintenance, repair, and upkeep expenses.	
20e. Homeowner's association or condominium dues	

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Debtor 1 Raqu			Altruz	Case number (if known)		
	Name	Middle Name	Last Name			
21. Other. Sp	ecify:				21	\$0.00
	your monthly expens	es.				\$7,533.00
	nes 4 through 21.					\$0.00
. ,	` , , ,	,, ,,	from Official Form 106J-2			\$7,533.00
22c. Add li	ne 22a and 22b. The re	esult is your monthly expe	enses.		22.	
23. Calculate	your monthly net inco	ome.				
23a. Copy	line 12 (your combined	I monthly income) from S	Schedule I.		23a	\$46,724.83
23b. Copy	your monthly expenses	s from line 22 above.			23b	\$7,533.00
23c. Subtr	act your monthly expen	ses from your monthly ir	icome.			\$39,191.83
The	esult is your monthly ne	et income.			23c	
For exam	· ple, do you expect to fir	nish paying for your car lo	ses within the year after to an within the year or do you no diffication to the terms of	ou expect your		

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Fill in this information to identify your case:						
Debtor 1	Raquel		Altruz			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(-1.1.3)			

Official Form 106Dec

П	Check if this is an
_	amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and	
×	/s/ Raquel Altruz	×	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 12/10/2016	Date	
	MM/DD/YYYY	MM/DD/YYYY	

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Fill in this infor	mation to identify your	case:		
Debtor 1	Raquel		Altruz	
Debtor 2	First Name	Middle Name	Last Name	Check if this is:
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing
United States E	Bankruptcy Court for the:	: Northern	District of Illinois (State)	A supplement showing post-petiti expenses as of the following date:
Case number (If known)				MM / DD / YYYY

Official Form 106J-2

Schedule J-2: Expenses for Separate Household of Debtor 2

12/15

Use this form for Debtor's separate household expenses ONLY IF Debtor 1 and Debtor 2 maintain separate households. If Debtor 1 and Debtor 2 have one or more dependents in common, list the dependents on both Schedule J and this form. Answer the questions on this form only with respect to expenses for Debtor 2 that are not reported on Schedule J. Be as complete and accurate as possible. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Describe Your Household
1.Do you	and Debtor 1 maintain separate households?
□ N	o. Do not complete this form.
☐ Y	es.

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Fill in th	is infor	mation to identify your c	ase:					
Debtor	1	Raquel First Name	Middle N	Altruz Iame Last Nam	e			
Debtor (Spouse,		First Name	Middle N	lame Last Nam	<u>e</u>			
United	States B	ankruptcy Court for the:	Northern	District of Illino				
Case nu (If known)				(Stat	e) 			
Offic	cial	Form 107				_		Check if this is a amended filing
State	eme	nt of Financia	l Affairs fo	or Individuals	Filing for	Bankru	ptcv	12/1
informa number	ation. If r (if kno	f more space is neede own). Answer every q	ed, attach a sepa uestion.	arried people are filing arrate sheet to this form and Where You Lived	. On the top of			
				and Whole Fee Elved	201010			
_	-	your current marital sta	itus?					
	_	ried married						
2. D	uring t	he last 3 years, have yo	u lived anywhere	other than where you liv	ve now?			
	☐ No ✓ Yes	. List all of the places yo	ou lived in the last	3 years. Do not include v	vhere you live no	ow.		
	Deb	otor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same as I	Debtor 1		Same as Debtor 1
		3 W Summerdale nber Street		From	Number Stree	t		From To
	Chic City	cago Illinois State	60656 Zip Code		City	State	Zip Code	
					Same as I	Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number Stree	t		From
	City	State	Zip Code		City	State	Zip Code	
	d territor	<i>ries</i> include Arizona, Califo	ornia, Idaho, Louis	ouse or legal equivalent iana, Nevada, New Mexico, Codebtors (Official Form	Puerto Rico, Texa			mmunity property states

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Debto	or 1 Raquel	Altruz		number (if known)	
	First Name Middle	e Name Last Nar	me		
Part 2	Explain the Sources of Your Inc	come			
F	Did you have any income from employm fill in the total amount of income you receivactivities. If you are filing a joint case and you have a long to have a l	ved from all jobs and all busi	nesses, including part-time		ears?
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$47564.85	Wages, commissions, bonuses, tips Operating a business	
	For last calendar year: (January 1 to December 31, 2015) YYYY	✓ Wages, commissions, bonuses, tips Operating a business	\$47163.00	Wages, commissions, bonuses, tips Operating a business	
	For the calendar year before that: (January 1 to December 31, 2014) YYYY	✓ Wages, commissions, bonuses, tips Operating a business	\$41500.00	Wages, commissions, bonuses, tips Operating a business	
In pı fil	id you receive any other income during notude income regardless of whether that in ublic benefit payments; pensions; rental inling a joint case and you have income that ist each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples of come; interest; dividends; m you received together, list it	of other income are alimony; oney collected from lawsuits; only once under Debtor 1.	; royalties; and gambling and lo	
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:				
	For last calendar year: (January 1 to December 31, 2015) YYYY				
	For the calendar year before that: (January 1 to December 31, 2014) YYYY				

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Altruz Debtor 1 Raquel __ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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tor '	1 Raquel			Alt	truz	Case number	(if known)
	First Name		Middle Name	La:	st Name		
Insi cor age	iders include your I porations of which	elatives; a you are a or a busir	any general partners an officer, director, ness you operate as	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? /ou are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
Ш	Yes. List all payr	ments to a	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	neason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on No	debts gua	aranteed or cosigne	ed by an insider.	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Raquel Altruz Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Raquel	Altruz	Case number (if known)	
	First Name Middle Name	Last Name		
11.	accounts or refuse to make a payment because you		pank or financial institution, set off any am	ounts from your
	✓ No Yes. Fill in the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			-
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was appointed receiver, a custodian, or another officia		possession of an assignee for the benefit o	of creditors, a court-
	✓ No ☐ Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, dic	l you give any gifts with a t	otal value of more than \$600 per person?	
	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			_
	Number Street			
	City State Zip Code Person's relationship to you			

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Deb		Raquel		Altruz	Case number (if know	n)	
		First Name	Middle Name	Last Name			
14.	\A/i+	hin 2 years hafara you filad	l for hankruntov, did v	ou give any gifts or contri	butions with a total value of	of more than \$600	to any charity?
14.	WIL	iiii 2 years before you lifed	i ior balikrupicy, did y	ou give any gifts of contri	buttons with a total value t	of filore than \$600	to any charity:
	✓	No					
		Yes. Fill in the details for ea	ach gift or contribution	٦.			
		Gifts or contributions to c	harities	Describe what you con	ntributed	Date you	Value
		that total more than \$600				contributed	
		Charity's Name					
		Officially 3 Name					
			-				
		Number Street					
		Trainibol Gudot					
		City State	Zip Code				
						ı	
Part	t 6:	List Certain Losses					
15.			for bankruptcy or sinc	e you filed for bankruptcy	, did you lose anything bed	ause of theft, fire,	other disaster, or
	gan	nbling?					
	~	No					
	Ħ	Yes. Fill in the details.					
	ш		Lost and	Describe any incurana	e coverage for the loss	Data of your	Value of property
		Describe the property you how the loss occurred	i iost and		insurance has paid. List	Date of your loss	Value of property lost
					s on line 33 of <i>Schedule</i>		
				A/B: Property.			
						_	
Part	t 7:	List Certain Payments	or Transfers				
	Incl	No	y petition preparers, or	credit counseling agencies f	or services required in your ba	ankruptcy.	
	✓	Yes. Fill in the details.					
				Description and value of	of any property	Date payment	Amount of
				transferred		or transfer	payment
						was made	44.44
		Semrad Law Firm Person Who Was Paid		Attorney's Fee - 0.00		12/9/2016	\$0.00
		20 S. Clark Street					
		Number Street					
		28th Floor					
		Chicago Illinois	60603				
		City State	Zip Code				
		Email or website address					
		None					
		Person Who Made the Paym	nent, if Not You				
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		=	Zip Codc				
		English 1 9 11					
		Email or website address					
		Email or website address Person Who Made the Paym					

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Debto	r 1	Raquel		Altruz	Case number (if known)		
		First Name	Middle Name	Last Name				
ļ	help	o you deal with your credit not include any payment or to	ors or to make payme		ır behalf pay or transfei	any property to a	inyone who prom	ised to
	✓	No Yes. Fill in the details.						
				Description and value of an transferred	y property	Date payment or transfer was made	Amount of payr	nent
		Person Who Was Paid						
		Number Street						
		City State	Zip Code					
†	t he Incli	ordinary course of your bu	siness or financial aff nd transfers made as se	ecurity (such as the granting of a				
1				Description and value of an property transferred		y property or eceived or debts p	Date transfer made	was
		Person Who Received Trans	sfer					
		Number Street						
		City State Person's relationship to you	Zip Code					
		Person Who Received Trans	sfer					
		Number Street						
		City State Person's relationship to you	Zip Code					
ļ	ben	hin 10 years before you file eficiary? ese are often called asset-pro No		you transfer any property to a	self-settled trust or sin	nilar device of whi	ch you are a	
İ		Yes. Fill in the details.		Description and value of the	ne property transferred		Date transfer made	was
		Name of trust						

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Altruz Debtor 1 Raquel Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred Checking XXXX-Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Who else had access to it? Do you still Describe the contents have it? Extra Space Storage Charles Washington Clothes, Toys - Closed June 2016 No Name of Storage Facility Name 1170 N Skokie Hwy 17929 S Kedzie Number Street Number Street Hazel Crest Illinois 60429 City State Zip Code Illinois 60031 Gurnee Zip Code City State

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Altruz Debtor 1 Raquel Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Raquel			Altru		Cas	e number <i>(ii</i>	known)		
		First Name		Middle Name	Last N	lame					_
26.	Hav	e you been a part	y in any judic	ial or administra	ative proceed	ing under	any environmer	ntal law? In	clude settler	ments and ord	ers.
		No Yes. Fill in the det	tails.								
				•	Court or agen	су		Nature o	of the case		Status of the case
		Case title									Pending
				(Court Name						On appeal
		Case number			NumberStreet						Concluded
		•			City	State	Zip Code				_
Pari	t 11:	Give Details Al	oout Your B	susiness or Co	nnections to	o Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	you own a bu	isiness or	have any of the	following c	onnections t	o any busines:	s?
				mployed in a tra vility company (L	-		=	full-time or p	oart-time		
		A partner in			LO) OF INTEREST	ilability pa	a a loi or lip (LLI)				
				naging executive	•		L '				
		_		f the voting or e	quity securitie	s or a corp	Joration				
		No. None of the a Yes. Check all tha			details below	for each b	ousiness.				
	_						ire of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name o	f account	ant or bookkeep	per	_	-	
		Oity	Sidle	Zip Code					From	10	
					Describ	e the natu	ire of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name o	f account	ant or bookkeep	oer	From	To	
		Oily	Otate	Zip code					F10111	To	
					Describ	e the natu	ire of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name o	f account	ant or bookkeep	oer	From	To	
		,		1					110111		

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Deb	tor 1	Raquel			Altruz	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years befor ditors, or other p No Yes. Fill in the d	arties.	r bankruptcy, did you	give a financial stateme	nt to anyone about your business? Include all financial institutions,
					Date issued	
		Name			MM/DD/YYYY	
		Number Street				
		Number Street				
		City	State	Zip Code		
		•		P		
Part	t 12:	Sign Below				
1	true a	and correct. I un	derstand that	making a false state	ement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/8	s/ Raquel Altru			· * · · · <u> · · · · · · · · · · · · · </u>
		Signa	ature of Debto	r 1		Signature of Debtor 2
		Date	12/10/2016			Date 12/10/2016
ı	Did y	ou attach additio	onal pages to	Your Statement of F	inancial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
	Ϫ .	lo 'es				
ı	Did yo	ou pay or agree t	to pay someo	ne who is not an atto	orney to help you fill out b	ankruptcy forms?
	V V	lo				
i	<u> </u>	es. Name of pers	on			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this information to identify your case:					
Debtor 1	Raquel		Altruz		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number (If known)			(Otato)		

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: Carmax Auto Finance Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Secured by All real and personal property Retain the property and [explain]: Creditor's Surrender the property. No. name: FIRST MERIT BANK Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. Secured by All real and personal property securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debtor	Raquel		Altruz	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpired Pers	onal Property Lease	S		
For any informa	unexpired personal property I	ease that you listed in tate leases. Unexpired l	Schedule G: Executory Co leases are leases that are	ontracts and Unexpired Leases (Offication in effect; the lease period has 6.C. § 365(p)(2).	
Des	scribe your unexpired persona	I property leases		Will the lease	be assumed?
Les	sor's name: Tricap Chicago LL	С		□ No ☑ Yes	
	scription of leased perty: Year to Year Lease				
Les	sor's name:			□ No □ Yes	
	scription of leased perty:				
Les	sor's name:			□ No □ Yes	
	scription of leased perty:			_	
Les	sor's name:			□ No □ Yes	
	scription of leased perty:				
Les	sor's name:			☐ No ☐ Yes	
	scription of leased perty:				
Les	sor's name:			☐ No ☐ Yes	
	scription of leased perty:				
Les	sor's name:			□ No □ Yes	
	scription of leased perty:			_	
Part 3:	Sign Below				
Unde			ny intention about any pro	perty of my estate that secures a d	ebt and any personal
_	/s/ Raquel Altruz		*		
Si	ignature of Debtor 1		Signat	ure of Debtor 1	
D	ate 12/10/2016 MM/DD/YYYY			12/10/2016 MM/DD/YYYY	

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B 203 (12/94)

In

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

e	Raquel Altruz ;		Case No.	
	Debtor		Objects	(If known)
			Chapter	Chapter 7
	DISCLOSURE OF C	OMPENSATION	OF ATTORNEY F	OR DEBTOR
comp	uant to 11 U.S.C. § 329(a) and Feo pensation paid to me within one yeared or to be rendered on behalf of	ear before the filing of the pe	etition in bankruptcy, or agreed to	be paid to me, for services
For le	egal services, I have agreed to acce	ept		\$1,400.00
Prior	to the filing of this statement I ha	ve received		\$0.00
Balan	nce Due			\$1,400.00
2. The s	source of the compensation paid t	o me was:		
	✓ Debtor	Other (specify)		
3. The s	source of the compensation paid t	o me is:		
	✓ Debtor	Other (specify)		
4. 🔽 I	have not agreed to share the above nembers and associates of my law	ve-disclosed compensation firm.	with any other person unless the	ey are
Шn	have agreed to share the above-d nembers or associates of my law f he people sharing in the compens	irm. A copy of the agreemen		
	urn for the above-disclosed fee, I a. Analysis of the debtor's financi bankruptcy;			
t	o. Preparation and filing of any pe	tition, schedules, statement	s of affairs and plan which may b	pe required;
C	c. Representation of the debtor at	the meeting of creditors and	d confirmation hearing, and any a	adjourned hearings thereof;
6. By ag	greement with the debtor(s), the ab	ove-disclosed fee does not	include the following services:	
		CERTIFICA	TION	
	y that the foregoing is a complete n this bankruptcy proceedings.	statement of any agreement	or arrangement for payment to n	ne for representation of the
	12/10/2016		/s/ Mike Miller	
	Date		Signature of Attorney	
			Semrad Law Firm	
	_		Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Altruz, Raquel;	Case No	
	Debtor(s)		
		Chapter. Chapter7	
	VERIFICAT	TON OF CREDITOR MATRIX	
knowled		t the attached list of creditors is true and correct to the best of the	neir
Date:	12/10/2016	/s/ Altruz, Raquel	
		Altruz, Raquel Signature of Debtor	
		/s/	
		Signature of Joint Debtor	

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		number (if known)	
	it Name		
16a. Are your debts primarily of "incurred by an individual property No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily be money for a business or inverse No. Go to line 16c. Yes. Go to line 17.	rimarily for a personal, fam usiness debts? Business of restment or through the op	ily, or household purpose." debts are debts that you incurred to deration of the business or investmen	obtain
Yes. I am filing under Chapter 7	. Do you estimate that after ar	ny exempt property is excluded and adi ne to unsecured creditors?	ministrative
7 1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,00) 0
☑ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$10,000,001-\$50 \$50,000,001-\$100	million \$1,000,000,001- 0 million \$10,000,000,001	\$10 billion -\$50 billion
\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,001-\$50 \$50,000,001-\$100	million \$1,000,000,001- 0 million \$10,000,000,001	\$10 billion -\$50 billion
correct. If I have chosen to file under Chap of title 11, United States Code. It under Chapter 7. If no attorney represents me and I out this document, I have obtaine I request relief in accordance with I understand making a false stater connection with a bankruptcy cas	oter 7, I am aware that I may understand the relief availab did not pay or agree to pay d and read the notice requi the chapter of title 11, Uni ment, concealing property, e can result in fines up to \$	y proceed, if eligible, under Chapter of pole under each chapter, and I choose y someone who is not an attorney to red by 11 U.S.C. § 342(b). ted States Code, specified in this peor obtaining money or property by five 5250,000, or imprisonment for up to	7, 11,12, or 13 eto proceed help me fill etition.
	restions for Reporting Purposes 16a. Are your debts primarily of "incurred by an individual power of the part of	restions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consume "incurred by an individual primarily for a personal, fame "incurred by an individual primarily for a personal, fame "incurred by an individual primarily for a personal, fame "incurred by an individual primarily for a personal, fame "incurred by an individual primarily for a personal, fame "incurred by an individual primarily for a personal, fame "incurred by an individual primarily for a personal, fame "incurred by an individual primarily for a personal, fame "incurred by an individual primarily for a personal, fame "incurred by an individual primarily for a personal, fame "incurred by an individual primarily for a personal, fame "incurred by an individual primarily for a personal, fame "incurred by an individual primarily for a personal, fame "incurred by an individual primarily for a personal, fame "individual primarily for a personal primarily for a personal primarily for a personal primarily for a personal pri	testions for Reporting Purposes 16a. Are your debts primarily consumer debts? Cansumer debts are defined in 11 U.S.C. § 1 "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to a money for a business or investment or through the operation of the business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. No. I am not filing under Chapter 7. Go to line 18. Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and advergeness are paid that runds will be available to distribute to unsecured creditors? No. 17 1-49 18 1,000-5,000 19 100-199 19 00-199 10 1,000-1,5000 10 100-199 10 1,000-1,5000 10 1,000,001-\$10 million 10 1,000,000,001-\$10 million 10 1,000,000,001-\$10 million 11 1,000-1,500 million 11 1,000-1,500 million 12 1,000,000,001-\$10 million 13 1,000,000,001-\$10 million 14 1,000-1,500 million 15 1,000,000,001-\$10 million 15

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Fill in this info	rmation to identify your	Case:			
Debtor 1	Raquel First Name	Middle Name	Altruz Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States I	Sankruptcy Court for the	: Northern	District of Illinois	***************************************	
Case number (If known)	###		(State)		
Official	Form 106D	ec		·····	Check if this is ar amended filing
Declarat	ion About an	Individual Debt	or's Schedules	;	12/15
Pari 1: Sigr Did you p	erty by traud in connect 1341, 1519, and 3571.	file bankruptcy schedules etion with a bankruptcy cas	e can result in fines up to	Petition Preparer's Notice, Declaration, and	pperty, or obtaining years, or both. 18
Under per that they ** /s/ Raque Signature of	el Altruz	re that I have read the sum	x	with this declaration and of Debtor 2	

MM/DD/YYYY

MM/DD/YYYY

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Debtor 1			Altruz	Case number (if known)
	First Name	Middle Name	Last Name	
28. Will Cre	thin-2 years befor editors, or other p	e you filed for bankruptcy, dic arties.	you give a financial stater	nent to anyone about your business? Include all financial institutions,
Ý E	No / Yes. Fill in the di	etails below.		
Mark Market Mark			Date issued	
	Name		MM/DD/YYYY	_
	Number Street		******	
	City	State Zip Code		•
Part 12:	Sign Below			
i hav	e read the answe	rs on this Statement of Finan	cial Affairs and any attach	ments, and I declare under penalty of perjury that the answers are
ITUO.	and correct i und	ierstand that making a falso i	tatament consecting pres	erty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	x /s	/Raquel Altruz	of ab	×
	Signa	ture of Debtor 1		Signature of Debtor 2
	Date	12/10/2016		Date 12/10/2016
Did y	ou attach additio	nal pages to Your Statement	of Financial Affairs for Indi	riduals Filing for Bankruptcy (Official Form 107)?
	No			
	Yes			
Did y	ou pay or agree t	o pay someone who is not an	attorney to help you fill out	bankruptcy forms?
Personal Property	Vo			
Present.	Yes. Name of perso	n		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Altruz, Raquel ;	Case No
	Debtor(s)	
		Chapter. Chapter7
	VERIFICA	TION OF CREDITOR MATRIX
Th knowledge	ne above named Debtors hereby verify the e.	at the attached list of creditors is true and correct to the best of their
Date:	12/10/2016 минимория пристинент при настранический принимория при настранический принимория настранический принимория принимори	/s/ Altruz, Raquel Altruz, Raquel Signature of Debtor
		/s/ Signature of Joint Debtor

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Debtor 1 Raquel		Altruz	Case nu	ımber <i>(if known</i>)		
First Name	Middle Name	Last Name	Column A Debtor 1		Column B Debtor 2 or	
8. Unemployment comper Do not enter the amount under the Social Security	if you contend that the amo	unt received was a ber .l.	\$0.00 nefit		\$0.00	
For you For your spouse		\$0.00 \$0.00				
9.Pension or retirement i	ncome. Do not include any	amount received that v	vas a \$0.00		\$0.00	
amount. Do not include a payments received as a v	sources not listed above. S any benefits received under the lictim of a war crime, a crime terrorism. If necessary, list of	ne Social Security Act o				
Total amounts from sepa	rate pages, if any.	ski Panki kuloliki 1976 serbi - hilli Adalmi klalasini Gamin klalasini Gamin klalasini Gamin klalasini Gamin k	+\$0.00	and Walker while some print how the	+\$0.00	Administration to the second state of the second se
11. Calculate your total c	current monthly income. Ad	d lines 2 through 10 f	or \$5,611.73		\$4,297.53	\$9,909.26
	total for Column A to the total	l for Column B.				
Parks Determine Who	ether the Means Test Ap	anlies to Vou				Total current monthly income
	monthly income for the ye			·		
	ent monthly income from line	·	s :	Copy line	11 here ->	\$9,909.26
Multiply by 12 (the	number of months in a year).				المتمرمين	X 12
12b. The result is your ar	nual income for this part of t	he form.			12 <u>b</u>	- \$118,911.12
13 Calculate the median f	amily income that applies t		teps:			
Fill in the state in which y	ou live.	tIlinois 5				anna an ann an ann an ann an an ann an a
Fill in the number of peop					- Commander of Control	,
household.	ncome for your state and size				1,3	\$98,480.00
instructions for this form. 14. How do the lines comp	median income amounts, go This list may also be available are?	o online using the link e at the bankruptcy cle	specified in the separate rk's office.			
14a. Line 12b is less Go to Part 3.	than or equal to line 13. On	the top of page 1, che	ck box 1, There is no presu	imption of abi	use.	
14b. Line 12b is mor Go to Part 3 an	re than line 13. On the top of d fill out Form 122A-2.	page 1, check box 2,	The presumption of abuse	is determined	by Form 122A-2.	
Part St. Sign Below					IETOTZ ZOWA I HATE BANK AND CONTRACTOR WAS INVESTIGATED AND CONTRACTOR OF THE CONTRA	
By signing here, I declare	e under penalty of perjury tha	t the information on th	is statement and in any atta	achments is tr	ue and correct.	
/s/ Raquel Altruz Signature of Debtor 1	Ragne	Ulte	Signature of Debtor	2	***************************************	_
Date 12/10/2016 MM/DD/YYYY			Date 12/10/2016 MM/DD/YYYY	7		•
	a, do NOT fill out or file Form b, fill out Form 122A-2 and fi					

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Debtor 1			Altruz	Case number (if known)				
	First Nam	e Middle Name	Last Name	***************************************				
41.	41a.	Fill in the amount of your total nonprior Your Assets and Liabilities and Certain State you may refer to line 3b on that form	ity unsecured debt. If yo istical Information Schedu	ou filled out <i>A Summary of</i> les (Official Form 106Sum),	·			
				x .25				
	41b.	25% of your total nonpriority unsecured Multiply line 41a by 0.25	1 debt. 11 U.S.C. § 707(b)(2)(A)(i)(l).	Copy here →			
42.	is enou	nine whether the income you have left or igh to pay 25% of your unsecured, nonpr the box that applies:		allowed deductions				
	Lin Go	Line 39d is less than line 41b. On the top of page 1 of this form, check box 1, There is no presumption of abuse. Go to Part 5.						
	Lin of	ne 39d is equal to or more than line 41b. abuse. You may fill out Part 4 if you claim sp	On the top of page 1 of to	nis form, check box 2, There is a presum i go to Part 5.	ption			
art 4:		etails About Special Circumstances						
3.Do yo reaso	u have a	iny special circumstances that justify ad ternative? 11 U.S.C. § 707(b)(2)(B).	ditional expenses or adj	ustments of current monthly income f	or which there is no			
\[\frac{1}{2}\]	lo. Go to	Part 5.						
	es. Fill în for ea	the following information. All figures should ach item. You may include expenses you list	I reflect your average moni ed in line 25.	thly expense or income adjustment				
	adjus	nust give a detailed explanation of the speci tments necessary and reasonable. You mus I expenses or income adjustments.	al circumstances that make t also give your case truste	e the expenses or income se documentation of your				
	Give	a detailed explanation of the special circ	cumstances	Average monti or income adju	• •			
	.							
art 5:	Sign Be	FIOW						
	By sig	ning here, I declare under penalty of perjury	that the information on th	is statement and in any attachments is tr	ue and correct.			
		/s/ Raquel Altruz Rappul)Olus *_					
	Si	gnature of Debtor 1	Si	gnature of Debtor 2				
	D.	ate 12/10/2016	D	ate 12/10/2016				
		MM/DD/YYYY		BARA/DD AAAA/				

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

		Northern District of Illino	is					
n re	Raquel Altruz ;		Case No.					
-	Debtor			(If knov	vn)			
			Chapter	Chapte	r 7			
	DISCLOSURE OF CO	MPENSATION OF A	TORNEY	FOR DEB	ror			
CC	ursuant to 11 U.S.C. § 329(a) and Fed. I ompensation paid to me within one year indered or to be rendered on behalf of th	before the filing of the petition in ba	ankruptcy, or agreed	to be paid to me.	for servi-	ces		
Fo	or legal services, I have agreed to accept			and the second s	ممسسه	\$1,400.00		
Pı	rior to the filing of this statement I have	received		en e	0	\$0.00		
Bi	alance Due	verkinninka kinika Kilimin kendahan kendara bibanahin nemanahin mendaran bibandak remaniarah kendarah kendarah Sendarah	er til fri för at vid stillningar fri til stillningar för stillningar för konstrukt at församet til försami konstru	terita endre Antita (1950) (1950) Antienkellent Attitumie Helifa	terreprisense er en son	\$1,400.00		
2. Tł	ne source of the compensation paid to r	ne was:						
	Debtor	Other (specify)		to emocrato han met de de				
3. Th	ne source of the compensation paid to r	ne is:						
	Debtor	Other (specify)						
4.	I have not agreed to share the above- members and associates of my law fil	disclosed compensation with any of m.	ther person unless th	ney are				
An Atlanta	I have agreed to share the above-disc members or associates of my law firm the people sharing in the compensati	 A copy of the agreement, together 	rson or persons who with a list of the nar	o are not mes of				
5. In	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;							
	b. Preparation and filing of any petiti	on, schedules, statements of affairs	and plan which may	be required;				
	c. Representation of the debtor at th	e meeting of creditors and confirmat	ion hearing, and any	/ adjourned hearin	gs there	of;		
6. By	agreement with the debtor(s), the abov							
		CERTIFICATION		to medicality rest. L	***************************************			
l cer debtor(s	tify that the foregoing is a complete sta s) in this bankruptcy proceedings.	tement of any agreement or arranger	ment for payment to	me for representa	tion of th	ne		
	12/10/2016	1	s/ Mike Miller					
***************************************	Date	Sigr	nature of Attorney		······································			
		Se	emrad Law Firm					
		N	ame of law firm					



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CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1400.00 attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr. Adding additional bills \$30.00 Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

	\bigcirc	
Initial:	1	

Raquel Altruz

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Rev 3/2016

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date:12/10/2016
Client Pague Ollt Client
Attorney

TOYOTA MOTOR CREDIT CO 19001 S WESTERN AVE TORRANCE, CA 90501

Carmax Auto Finance 2040 Thalbro St. Richmond , VA 23230

FIRST MERIT BANK 295 FIRST MERIT CIRCLE AKRON, OH 44307

CHASE CARD PO BOX 15298 WILMINGTON , DE 19850

CITI P O Box 790057 Saint Louis , MO 63179

TD BANK USA/TARGETCRED PO BOX 673 MINNEAPOLIS , MN 55440

SYNCB/HH GREGG PO BOX 965036 ORLANDO, FL 32896

COMENITY BANK/ROOMPLCE PO Box 320006 Birmingham , AL 35222

CB/ROOMPLC 4653 E MAIN ST COLUMBUS , OH 43251

CAP1/MNRDS PO BOX 30253 SALT LAKE CITY, UT 84130

BARCLAYS BANK DELAWARE 698 1/2 South Ogden Street Buffalo , NY 14206 SYNCB/AMAZON PO BOX 965015 ORLANDO, FL 32896

COMENITY BANK/VCTRSSEC PO Box 182273 Columbus , OH 43218

MBB 1550 N NORTWEST HWY STE 403 PARK RIDGE , IL 60068

Alexian Brothers Medical Center 2300 E Higgins Rd Elk Grove Village , IL 60007

Presence Resurrection Medical Center 7435 W Talcott Ave Chicago , IL 60631

AMCA Po Box 1235 Elmsford , NY 10523

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV 89193

CREDITONEBNK PO BOX 98872 LAS VEGAS , NV 89193

CAINE & WEINER PO BOX 5010 WOODLAND HILLS , CA 91365

MIRAMEDRG 111 WEST JACKSON CHICAGO , IL 60604

SYNCB/OLD NAVY Po Box 530942 Atlanta, GA 30353 SYNCB/OLDNAV P.O. BOX 29116 SHAWNEE MISSIO, KS 66201

I C SYSTEM INC PO BOX 64378 SAINT PAUL , MN 55164

Check N Go 3435 Dempster St Skokie , IL 60076

North Shore University HealthSystem 1301 Central Street, Rm 218 Evanston , IL 60201